

Name of Program	Administering Agency	Program	Target Population	Eligible Applicants	Funding Requirements	Activity Type	Other
Federal Housing Programs							
Weatherization Assistance for Low - Income persons	FSSA (Dept. of Energy, HHS, and State funds)	Grants to States which are allocated to community action organizations to provide residential energy conservation services.	Low income homeowners and renters.	Households with income at or below 125% of poverty guidelines. Recipients of EAP, TANF, & SSI are categorically eligible.	Formula driven - based on poverty, elderly, diasabled, and heating degree days	To improve the energy efficiency of the homes of low income families, the elderly, disabled, and families with children.	
Medicaid Aged, disabled Home and Community Based Services Waiver	Administered by Area Agencies on Aging(AAAs) and Bureau of Dev. Disabilities	Funding for in-home and community-based care to postpone or reduce need for placement in an institution. The Bureau of Aging has the A & D, Assisted Living, Medically Fragile Children, And Traumatic Brain Injury Waivers; the Bureau of Developmental Disabilities has the DD, Autism Waiver, and Support Services Waivers.	Aged, disabled, and medically fragile children	Seniors at 100% of poverty, Dev. Disabled at 300% of SSI. Must meet either Nursing home level of care for BAIHS Waivers, ICF/MR LOC for BDDS Waivers	4 aging waivers capped at NH costs, DD waivers capped at Institutional costs (both are in aggregate)	Most funds are used for attendant care and home health services, but other services include respite care, delivered meals. For the Autism and DD Waiver, room and board assistance is available.	Must first exhaust other sources of funds
Emergency Shelter Grant	FSSA (HUD funds) For Non-Entitled Areas; HUD for Entitled Grantees	Grant	Homeless individuals and families	States and entitlement areas based on formula used for CDBG grants	Each grantee must have approved Consolidated Plan, a match of an equal amount is required.	Emergency shelters, for essential services, operations, and homeless prevention.	
LIHEAP Energy Assistance Program	FSSA through Community Action Agencies (HHS funds)	Financial Assistance	Low-income households in need of assistance with utility expenses	Households with incomes at or below 125% of the poverty guidelines	Formula driven - based on poverty, elderly, diasabled, and heating degree days	Assistance to low-income households to maintain utility services during winter heating season.	Some funds are used for cooling assistance in summer.
The Emergency Food Assistance Program (TEFAP)	USDA	Foods allocated to food pantries and soup kitchens.	Households with inclmes at or below 165% of the poverty guidelines.	Households with incomes at or below 165% of the poverty guidelines.	40% of the grant must be passed to recipient agencies.	Congregate meals for low income households. Supplement food for households at or below 150% of poverty guidelines	
202 Low-Income Elderly grants	HUD	Capital advances for housing development and rental assistance	Elderly	Non-profit organizations with experience in housing or related social service activities	Housing must remain available to very low-income elderly for at least 40 years	Development of rental housing with supportive services	Occupancy open to very-low income households with at least one elderly person 62 years of age or older.
Congregate Housing services	HUD	Five-year renewable grant	Elderly and handicapped	States, units of local government and nonprofit corporations		Meals programs, and other supportive services to prevent unnecessary institutionalization.	Independent assessment committee determines individual eligibility for services.

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Public Housing Capital Fund	HUD	Grant	Public housing tenants	PHAs that administer public housing	Grant calculated with program formula for all PHA's with public housing units.	Capital improvements and related management improvements in public housing.	
Public Housing Operating Subsidy	HUD	Subsidy	Lower-income families	PHAs that administer housing under annual contributions contracts with HUD	Subsidies calculated in accordance with regulatory formula within Performance Funding System.	Maintenance and continued operation of PHA housing projects	
Section 811 Supportive Housing for Persons with Disabilities	HUD	Capital advances for rental housing development and project rental assistance	Low-income persons with disabilities who are 18 years old or older.	Private, nonprofit organizations	Housing must remain available to very low-income persons with disabilities for at least 40 years	Provides assistance to expand supply of housing with supportive services for persons with disabilities	
Shelter Plus Care Program	HUD	Grant	Homeless people with disabilities	States, units of local government and PHA's	Support services must match value of rental assistance	Provides rental assistance	Funds awarded by nationwide competition, need continuum of care strategy.
Moderate Rehabilitation Single Room Occupancy Program (SRO) For Homeless Individuals	HUD	Rental vouchers for housing where rental assistance is difference between rent standard and 30% of adjusted income	Very low-income persons with incomes not exceeding 50% of median income for area who are homeless	PHAs & Nonprofit organizations	Rental units provided under program must meet HUD housing quality standards	Encourages the provision of SRO units for homeless individuals by providing a rental subsidy to landlords to cover costs of moderate rehabilitation	Funds awarded by nationwide competition; 2 awards in Indiana - Vincennes PHA and Bloomington PHA
Supportive Housing	HUD	Grant for transitional housing and services.	Homeless individuals and homeless families	State, units of local government, public housing agencies, private nonprofit organizations, and CMHCs that are public nonprofit organizations.	Grant covers 75% of operating costs, cash local share required; grant covers 100% of leasing, 80% of services, 50% of acquisition rehabilitation or new construction.	Acquisition, rehabilitation, new construction, leasing, operations and supportive services for transitional housing and permanent housing for persons with disabilities.	Funds awarded by nationwide competition, continuum of care strategy required
Title X Lead-Based Paint Abatement Program	HUD	Grants to States and units of local government for evaluation and reduction of lead-based paint hazards	Children under age six who come from low income families	Communities with populations over 50,000	State must have a certification law to license lead abatement specialists, and are only eligible to receive moneys once.	Reduction of lead-based paint hazards in low income and Section 8 housing	Grants awarded on competitive basis

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HOPWA Housing Opportunities for Persons with AIDS	HUD Competitive IHFA (Formula)	Entitlement Grants and Competitive Grants	Persons with AIDS	Entitlement funds go to areas with the AIDS cases; competitive finds go to states, local governments and nonprofits	Competitive funds targeted to special projects of national significance; HIV Multiple Diagnoses Initiative; and projects that are part of long-term comprehensive strategies	Housing information services; resource identification; development and operating costs for housing facilities; rental assistance; short term payments to prevent homelessness; supportive services; technical assistance for community residences.	City of Indianapolis has a formula grant. IHFA administers state formula HOPWA through local care coordination sites.
Community Development Block Grant (CDBG)	HUD for entitlement areas; IDOC for remainder of state (HUD funds); IHFA for housing	Grant	70% of funds to be used for activities that principally benefit low and moderate income persons	Non-metropolitan cities apply to state for use on a project-specific basis; 20 "Entitlement" Communities receive direct funding		Community Development activities include neighborhood revitalization, economic development, and improved community facilities, infrastructure improvements and affordable housing.	
Community Focus Fund (CFF) funded with CDBG	IDOC	Grant	At least 51% of the beneficiaries of the project must be low-to-moderate income	Non-entitlement cities, incorporated towns or counties	Maximum award is \$500,000, local match required. Match must be at least 10% of total project cost	Construction of public infrastructure in support of affordable housing.	Infrastructure must be completed within 18 months of grant award, and housing must be built and occupied within 36 months of grant award
First HOME and First HOME PLUS	IHFA via approved lending institutions	Mortgage Revenue Bond program that provides reduced interest rate mortgages and federal HOME program provides downpayment assistance for first time home buyers	Low to moderate income first time home buyers	Income eligible first time home buyers	Applicants must have low to moderate income and not have owned an interest in their primary residence within the preceding 36 month period.	Reduced interest rate mortgages and down payment assistance	Applicant must apply through an approved lender who will complete transaction on behalf of the client. affordability and resale restrictions apply. First time Home Buyer requirement waived in target counties.
MCC Mortgage Credit Certificates	IHFA via approved lending institutions	Federal tax credits based on the interest paid on mortgages	Low and moderate income first-time home buyers	First-time homebuyers with an income up to 125% of an area's median; credit cap at \$2,000	Certain acquisition costs must be met by participants	Operated through local lending institutions	Operated statewide, but some underutilizing areas have been targeted
RHTC Rental Housing Tax Credit	IHFA	Federal Low Income Housing Tax Credits (Section 42) that can be sold by developers of rental housing to raise equity for development costs.	Low-income renters (households earning up to 60% of the AMI), and special needs populations	Non-profit developers; for profit developers; limited partnerships	Subsidy limit of \$750,000 in tax credits per development per year. HOME and Trust Fund requests in conjunction with RHTCs are limited to \$500,000 per application.	Acquisition, rehabilitation, construction, or other housing for low income and special needs populations	Projects are selected to meet established State set-asides. May be used in conjunction with HOME subsidy or Trust Fund loans. Application fee applies. Apply through the Qualified Allocation Plan.

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Foundations	IHFA	Community Development Block Grants (CDBG): Housing needs assessments (HNA) and feasibility studies; HOME Investment Partnerships Program (HOME) funds: CHDO predevelopment loans and CHDO seed money loans; Indiana Housing Trust Fund (TF): seed money loans	Low and very low income people must be studied or targeted in developments.	HNA & feasibility studies: Local units of government from non-entitlement communities; CHDO predevelopment and seed money loans: state-certified Community Housing Development Organizations (CHDOs) from non-participating jurisdictions; TF seed money loans: non-profits, public housing authorities, or for-profits.	10% minimum leverage for HNA and feasibility studies; no match liability for predevelopment loans; 24 month term 0%, balloon @ maturity; 10% match for TF seed money loans, 24 month term, 0%, balloon @ maturity, and must be secured.	Housing needs assessments, feasibility studies, predevelopment loans, and seed money loans. Eligible costs: planning consultants, data gathering, environmental assessments, preliminary drawings, other.	Competitive funding rounds. Funding requests for housing needs assessments are limited to \$50,000, depending on size of community to be studied. Funding requests for feasibility studies, predevelopment and seed money loans are limited to \$30,000.
Housing from Shelters to Homeownership	IHFA	Community Development Block Grants (CDBG), HOME Investment Partnerships Program funds and Indiana Housing Trust Fund (Trust Fund) loans for the construction or rehabilitation of affordable housing.	Low income households earning 80% of area median income or below	CDBG - non-entitlement local units of government HOME - non-profits, CHDOs, non-participating jurisdiction local units of government, public housing authorities, non-profit/for-profit joint ventures Trust Fund - non-profits, public housing authorities, and for-profits.	CDBG and Trust Fund min. leverage is 10%; 25% match for HOME. Subsidy limit for CDBG and Trust Fund is up to \$500,000 per application and \$750,000 for HOME applications, depending on the activity type.	emergency shelters, youth shelters, transitional housing, migrant/ seasonal farm worker housing, rental housing, homebuyer, homeownership counseling/down payment assistance, and owner-occupied rehabilitation.	Competitive funding rounds.
CHDO Works	IHFA	HOME Investment Partnerships Program funds	State certified Community Housing Development Organizations (CHDOs) serving non-participating jurisdictions.	State certified CHDOs serving non-participating jurisdictions or developing transitional housing in a pj.	No match required. Max. request of \$30,000 per yr.; activity limited to expansion and capacity enhancement.	Operating and capacity building funds for staff costs, operations, training, travel, rent, utilities, other.	Competitive funding rounds. Applicant must promise to undertake a HOME-funded housing development within 24 months.
Section 8 Rental Voucher Program Lower-income Rental Assistance	PHA's, FSSA (HUD funds)	Rental vouchers for housing where rental assistance is generally difference between rent and 30% of adjusted income	Very low-income families	Very low-income families with incomes not exceeding 50% of median income for area	Rental units leased under program must meet HUD housing quality standards	Assists very low-income families in leasing privately owned, decent, safe, and sanitary rental housing	Project-Based Component; PHA may use 20% of units for project based assistance. Specialized vouchers for Family Unification, Mainstream
502 Homeownership and rehabilitation Loans	USDA-RD	Loans to buy, build, repair, or rehabilitate rural homes. Payment assistance is available to reduce housing costs.	People without adequate housing at or below 80% of Median Household Income for the County.	People ineligible for loans from private lenders; must live in community of less than 20,000 (25,000 in some cases)	Income and loan limits vary by county. Contact local USDA RD office. May be required to obtain simultaneous loan from conventional lender or IHFA.	Length of loans limited to 33 years	Homes must be in rural areas or communities under 20,000 (25,000 in some cases).

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504 Very low income Homeowner Repair Loans and Grants	USDA-RD	Loans or grants to improve deficient housing conditions in owner-occupied units.	Very low income (50% or less of Median Household Income for the County) owner-occupants in rural areas. Grants limited to those 62 and older who cannot repay a loan.	People ineligible for loans from private lenders; must live in community of less than 20,000 (25,000 in some cases)	Maximum loans \$20,000. Lifetime maximum grant is \$7500. Grant must be repaid if property is sold within 3 years.	For house repair, such as heating systems, wiring, roofing or plumbing	Loans with up to 20 year repayment at 1% interest. Grants only available when applicant cannot repay a loan. Homes must be in rural areas or communities under 20,000 (25,000 in some cases). Works well in conjunction with other programs.
514/516 Farm Labor Housing Loan/Grant Programs	USDA-RD	Loans and grants for rental housing for farm laborers	Domestic farm laborers	Farm owner, farm partnership, association of farmers, state and local public agencies, public or private profit and non-profit organizations	3 to 5% equity investment required; maximum loan \$1,000,000	For non-rental housing loan for on-farm housing; off-farm loan/grant for rental housing serving local agricultural market	Program limited to rural areas
515 Rural Rental Housing Loans	USDA-RD	Loans to provide rental and cooperative housing	Rural low and moderate income families, or elderly	People ineligible for loans from private lenders; must live in community of less than 20,000	Applicants must provide at least 2% of project fees. Loans are for 30 years.	Must be used to construct, improve, purchase, or repair rental or cooperative housing units	Loans can also be made to develop manufactured housing project and congregate care
523 Technical Assistance Program Self Help	USDA-RD	Grants to agencies to provide technical assistance to groups of people who build their homes together.	Non-profits and public bodies interested in creating affordable housing in their community.	Non-profits and public bodies.	Applicants must have the expertise to supervise a project	Supervision of a self-help construction project.	Must be in rural areas or communities under 20,000 (25,000 in some cases). Grant funds can be used to pay salaries and administrative costs for the project.
533 Housing Preservation Grant Program	USDA-RD	Grants to a public body or a public or private nonprofit corporation with the capacity to carry out the program	Very low and low-income homeowners, owners of rental properties, or owners of cooperatives	Public body or a public or private nonprofit corporation that provides loans, grants, etc. to the target population.		To reduce the cost of repair and rehabilitation, to correct health or safety hazards, improve general living standards	
Rural Rental Housing guaranteed program 538	Rural Development USDA	Designed to increase the supply of affordable multi-family housing through partnerships between RHSD and major lending sources.	Moderate income households	Funds applied for through members of financial institutions.	Up to 40 year loan. With 90% guarantee.	Acquisition mortgages, construction loans, rehab loans, permanent financing, or community economic development projects that are located in low to moderate income neighborhoods or that benefit low to moderate income families.	
Guaranteed Rural Housing	USDA-RD through approved local lenders	Loans to buy or build a rural home. No down payment required. Can finance needed repairs in conjunction with the purchase.	People without adequate housing at or below 115% of Median Household Income for the County.	People ineligible for loans from private lenders, but who have good credit and dependable income	Income limits vary by county. Contact local lender or USDA RD office.	Length of loans limited to 30 years	Program limited to rural areas

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State Housing Programs							
Consolidated Outreach Program	FSSA through Indiana Health Centers, Inc.	Migrant food pantries, health services, education, and child care.	Seasonal and migrant farm workers and their families.	Seasonal and migrant farm workers and their families.		To provide outreach to seasonal farm workers and their families.	
Interim Assistance Reimbursement Program	FSSA (Social Security Administration) through a contract with the Indiana Township Trustee Assn.	Assistance for low income individuals with basic needs while they are applying for SSI.	Person applying for SSI.	Person applying for SSI.		Assist with rent, utilities, and some prescriptions & drugs.	
CHOICE	FSSA/Area Agency on Aging	Support for people with disabilities and elderly. Home modifications.	Individuals at risk of losing their independence.	Persons with limitations in 2 or more activities of daily living.	Services based on plan of care. Sliding scale fee from 150 - 350% of poverty.	Minor home modifications based on individuals need.	Other examples of services are: attendant care, home delivered meals, respite.
Community Services Block Grant	FSSA (HHS)	Primarily Community Action Funding with some Discretionary funds.	Low-income families	Low-income families at or below 125% of poverty level	90% to CAAs. 5% available for discretionary projects to CAAs and other non-profit organizations.	Generally used to supplement CAA administrative expenses or case management costs.	
NAP Neighborhood Assistance Program	IDOC	Tax credit program that leverages private donations for approved projects.	Economically disadvantaged populations and neighborhoods.	501 (c) not-for-profits	Tax credits are awarded annually on a competitive basis.	Salaries to administer programs or to pay for physical project construction costs.	<u>Eligible activities:</u> Low-to-Moderate Income Housing projects, counseling services, Day Care, Emergency Assistance, Job Training, Medical Care, Recreational Facilities, and Downtown & Neighborhood Revitalization.
IDA Individual Development Accounts	IDOC	Assist qualifying individuals to accumulate savings and personal finance skills	Individuals and/or households whose income is equal to or less than 175% of the federal income poverty level or who receive temporary assistance for needy families (TANF).	Accounts applied for through participating community development corporations of which there are 46 throughout Indiana	800 IDA accounts are awarded annually.	IDA pays for costs towards: an accredited institution of higher or vocational education, a licensed training program, the purchase of a primary residence, or purchase start up, or expansion of an existing business.	
Private Sector Programs							

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FHLBI Affordable Housing Program (AHP)	Federal Home Loan Bank of Indianapolis	Provides direct subsidies to member institutions for long-term, owner occupied and affordable rental housing	Very low, low, and moderate income households	Funds applied for through member financial institutions of which there are 400+ throughout Indiana and Michigan	Subsidies awarded on a competitive basis. Maximum award is \$500,000 per project per funding round.	Finance purchase, construction/rehab of owner occupied housing for target population; purchase construction/rehab of rental housing, at least 20% of units will be occupied by very low income households	Deadlines: April 14, 2004 and September 22, 2004 (deadlines subject to change)
FHLBI Community Investment Program (CIP)	Federal Home Loan Bank of Indianapolis	Low-priced, long-term, fixed rate funds to member financial institutions	Low or moderate income housing or development of commercial projects, infrastructure improvements, or businesses that create jobs	Member financial institutions of which there are 400+ throughout Indiana and Michigan	Up to 20 year fixed-rate financing on a subscription basis	Acquisition mortgages, construction loans, rehab loans, permanent financing, or community economic development projects that are located in low to moderate income neighborhoods or that benefit low to moderate income families	CIP is used to provide funding at less than market rates to reduce the risk associated with making non-conventional mortgages for community development including small business loans.
FHLBI Home Savings Program (HSP)	Federal Home Loan Bank of Indianapolis	Provides direct subsidies to be utilized for owner occupied rehabilitation, or downpayment and closing cost assistance. Program matches savings or other grant funds of up to \$5,000 (3 to 1 match).	Household income levels at 80% or less	Funds applied for through member financial institutions of which there are 400+ throughout Indiana and Michigan	Subsidies provided on a first-come, first-serve basis. Maximum allotment per member institution is \$250,000 a year. Approximately \$2 million available in 2004.	For owner occupied rehabilitation, or downpayment and closing cost assistance	Households must contribute \$500 of own cash and complete homebuyer counseling. 3 to 1 matching grant up to \$5,000.
FHLBI Homeownership Opportunities Program (HOP)	Federal Home Loan Bank of Indianapolis	Provides direct subsidies to be utilized for owner occupied rehabilitation, or downpayment and closing cost assistance. Program matches savings or other grant funds of up to \$5,000 (3 to 1 match)	First-time homebuyers with household income levels at 80% or less	Funds applied for through member financial institutions of which there are 400+ throughout Indiana and Michigan	Grants awarded on a competitive basis from \$25,000 to \$150,000. Awards based on program preferences as outlined in 2004 Implementation Plan. \$1.3 million available in 2004	For downpayment and closing cost assistance to first-time homebuyers.	Households must contribute \$500 of own cash and complete homebuyer counseling. 3 to 1 matching grant up to \$5,000.
FHLBI Neighborhood Impact Program (NIP)	Federal Home Loan Bank of Indianapolis	Provides direct subsidies to be utilized for owner occupied rehabilitation. Program matches savings or other grant funds of up to \$15,000 (3 to 1 match).	Household income levels at 80% or less	Funds applied for through member financial institutions of which there are 400+ throughout Indiana and Michigan	Grants awarded on a competitive basis from \$25,000 to \$150,000. Awards based on program preferences as outlined in 2004 Implementation Plan. \$1.3 million available in 2004.	For rehabilitation assistance to owner-occupied households.	Households complete homeowner counseling/education program. 3 to 1 matching grant up to \$15,000 per unit.